L.B.F. 3015.1

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re:	Wass, Michele Christine	Chapter	13
		Case No.	24-10691
	Debtor(s)		
	Doblet(e)	Chapter 12 Die	_
		Chapter 13 Pla	n
	☐ Original		
	✓ FirstAmended		
Date:	01/17/2025		
	THE DERTO	R HAS FILED FOR R	RELIEF LINDER
		13 OF THE BANKRU	
	YOUR I	RIGHTS WILL BE AF	FFECTED
the con adjust o	firmation hearing on the Plan proposed by debts. You should read these papers caref	the Debtor. This docume fully and discuss them wit TFILE A WRITTEN OBJ	on Confirmation of Plan, which contains the date of ent is the actual Plan proposed by the Debtor to th your attorney. ANYONE WHO WISHES TO JECTION in accordance with Bankruptcy Rule 3015 ng, unless a written objection is filed.
	MUST FILE A PROOF O		UNDER THE PLAN, YOU EADLINE STATED IN THE REDITORS.
Part	1: Bankruptcy Rule 3015.1(c) Disc	osures	
	☐ Plan contains non-standard or addition	al provisions – see Part 9	
	☐ Plan limits the amount of secured claim	n(s) based on value of coll	ateral and/or changed interest rate – see Part 4
	☐ Plan avoids a security interest or lien –	see Part 4 and/or Part 9	
Part	2: Plan Payment, Length and Distr	ibution – PARTS 2(c) &	2(e) MUST BE COMPLETED IN EVERY CASE
	§ 2(a) Plan payments (For Initial and An	nended Plans):	
	Total Length of Plan: 60 m		
	Total Base Amount to be paid to the Ch		e") \$16,683.00
			-,
	Debtor shall pay the Trustee	per month for	months and then
	Debtor shall pay the Trustee	per month for the	e remaining months;
		or	
	Debtor shall have already paid the Trus	tee \$2,375.00 the	rough month number <u>11</u> and

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then	shall pay the Trustees292per month for the	remaining 49 months.				
	Other changes in the scheduled plan payment are set forth in § 2(d)					
§ 2(b) Debtor shall make plan payments to the Trustee from the following sources in addition to future wages (Describe source, amount and date when funds are available, if known):						
_	Alternative treatment of secured claims:	and the d				
-	None. If "None" is checked, the rest of § 2(c) need not be co Other information that may be important relating to the					
§ 2(e) I	§ 2(e) Estimated Distribution:					
A.	Total Administrative Fees (Part 3)					
	Postpetition attorney's fees and costs	\$4,250.00				
	 Postconfirmation Supplemental attorney's fees and costs 	\$				
	Subtotal	\$				
В.	Other Priority Claims (Part 3)	\$10,754.61				
C.	Total distribution to cure defaults (§ 4(b))	\$				
D.	Total distribution on secured claims (§§ 4(c) &(d))	\$				
E.	Total distribution on general unsecured claims(Part 5)	\$ <u>10.09</u>				
	Subtotal	\$ <u>15,014.70</u>				
F.	Estimated Trustee's Commission	\$1,668.30				
G.	Base Amount	\$ <u>16,683.00</u>				
§2 (f) Allowance of Compensation Pursuant to L.B.R. 2016-3(a)(2)						
✓ By checking this box, Debtor's counsel certifies that the information contained in Counsel's Disclosure of Compensation [Form B2030] is accurate, qualifies counsel to receive compensation pursuant to L.B.R. 2016-3(a)(2), and requests this Court approve counsel's compensation in the total amount of \$, with the Trustee distributing to counsel the amount stated in §2(e)A.1. of the Plan. Confirmation of the plan shall constitute allowance of the requested compensation.						

Part 3: Priority Claims

 \S 3(a) Except as provided in \S 3(b) below, all allowed priority claims will be paid in full unless the creditor agrees otherwise.

Creditor	Proof of Claim Number	Type of Priority	Amount to be Paid by Trustee
Internal Revenue Service	2	Taxes or Penalties Owed to Governmental Units	\$10,754.61
Cibik Law, P.C.		Attorney Fees	\$4,250.00

 \S 3(b) Domestic Support obligations assigned or owed to a governmental unit and paid less than full amount.

None. If "None" is checked, the rest of § 3(b) need not be completed.

A	Willet in Notice is checked, the rest of § 5(b) freed flot be completed.				
Part 4:	Part 4: Secured Claims				
§ 4(a)	§ 4(a) Secured Claims Receiving No Distribution from the Trustee:				
\checkmark	None. If "None" is checked, the rest of § 4(a) need not be completed.				
§ 4(b)	Curing default and ma	aintaining payments			
√	None. If "None" is chec	ked, the rest of § 4(b) need not be	completed.		
•	Allowed secured clair extent or validity of th	ns to be paid in full: based on p e claim	proof of claim or preconfirmation	n determination of	
\checkmark	None. If "None" is chec	ked, the rest of § 4(c) need not be	completed.		
§ 4(d)	Allowed secured clair	ns to be paid in full that are exc	luded from 11 U.S.C. § 506		
	None. If "None" is chec	ked, the rest of § 4(d) need not be	completed.		
§ 4(e)	Surrender				
	None. If "None" is checked, the rest of § 4(e) need not be completed.				
§ 4(f)	§ 4(f) Loan Modification				
	✓ None. If "None" is checked, the rest of § 4(f) need not be completed.				
(1) Debtor shall pursue a loan modification directly withor its successor in interest or its current ervicer ("Mortgage Lender"), in an effort to bring the loan current and resolve the secured arrearage claim.					
(2) During the modification application process, Debtor shall make adequate protection payments directly to Mortgage Lender in the amount ofper month, which represents(describe basis of indequate protection payment). Debtor shall remit the adequate protection payments directly to the Mortgage Lender.					
(3) If the modification is not approved by(date), Debtor shall either (A) file an amended Plan to otherwise provide for the allowed claim of the Mortgage Lender; or (B) Mortgage Lender may seek relief from the automatic stay with regard to the collateral and Debtor will not oppose it.					
Part 5:	General Unsecured	Claims			
§ 5(a) Separately classified allowed unsecured non-priority claims					
None. If "None" is checked, the rest of § 5(a) need not be completed.					
Creditor	Proof of Claim	Basis for Separate	Treatment	Amount to be	

Creditor	Proof of Claim Number	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
Navient	3	Student Loan	No Distribution, Survives Discharge Pursuant to 11 U.S.C. § 523(a)(8).	\$0.00
Navient	4	Student Loan	No Distribution, Survives Discharge Pursuant to 11 U.S.C. § 523(a)(8).	\$0.00
Navient	5	Student Loan	No Distribution, Survives Discharge Pursuant to 11 U.S.C. § 523(a)(8).	\$0.00

Creditor	Proof of Claim Number	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
Navient	6	Student Loan	No Distribution, Survives Discharge Pursuant to 11 U.S.C. § 523(a)(8).	\$0.00

§ 5(b) Timely filed unsecured non-priority claims				
(1) Liquidation Test (check one box)				
✓ All Debtor(s) property is claimed as exempt.				
Debtor(s) has non-exempt property valued at \$for purposes of § 1325(a)(4) and plan provides for distribution of \$to allowed priority and unsecured general creditors.				
(2) Funding: § 5(b) claims to be paid as follows (check one box):				
✓ Pro rata				
100%				
Other (Describe)				
Part 6: Executory Contracts	& Unexpired Leases			
None. If "None" is checked, the rest of § 6 need not be completed.				
Creditor	Proof of Claim Number	Nature of Contract or Lease	Treatment by Debtor Pursuant to §365(b)	
Eric W Fox		Residential Lease	Assume	
Part 7: Other Provisions § 7(a) General principles app	olicable to the Plan			
(1) Vesting of Property of the Estate (check one box)				
✓ Upon confirmation				
Upon discharge				
(2) Subject to Bankruptcy R claim controls over any contrary amoushould a filed unsecured claim render	unts listed in Parts 3, 4 o	§1322(a)(4), the amount of a cree or 5 of the Plan. Debtor shall ame		
(3) Post-petition contractual payments under § 1322(b)(5) and adequate protection payments under § 1326(a) (1)(B),(C) shall be disbursed to the creditors by the debtor directly. All other disbursements to creditors shall be made by the				

- (4) If Debtor is successful in obtaining a recovery in a personal injury or other litigation in which Debtor is the plaintiff, before the completion of plan payments, any such recovery in excess of any applicable exemption will be paid to the Trustee as a special Plan payment to the extent necessary to pay priority and general unsecured creditors, or as agreed by the Debtor and the Trustee and approved by the court.
 - § 7(b) Affirmative duties on holders of claims secured by a security interest in debtor's principal residence
 - (1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage.
- (2) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note.

(12/2024)

Trustee.

- (3) Treat the pre-petition arrearage as contractually current upon confirmation for the Plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based on the pre-petition default or default(s). Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.
- (4) If a secured creditor with a security interest in the Debtor's property sent regular statements to the Debtor pre-petition, and the Debtor provides for payments of that claim directly to the creditor in the Plan, the holder of the claims shall resume sending customary monthly statements.
- (5) If a secured creditor with a security interest in the Debtor's property provided the Debtor with coupon books for payments prior to the filing of the petition, upon request, the creditor shall forward post-petition coupon book(s) to the Debtor after this case has been filed.
- (6) Debtor waives any violation of stay claim arising from the sending of statements and coupon books as set forth above.

§ 7(c) Sale of Real Property

None. If "None" is checked, the rest of § 7(c) need not be completed.

Part 8: Order of Distribution

The order of distribution of Plan payments will be as follows:

Level 1: Trustee Commissions*

Level 2: Domestic Support Obligations

Level 3: Adequate Protection Payments

Level 4: Debtor's attorney's fees

Level 5: Priority claims, pro rata

Level 6: Secured claims, pro rata

Level 7: Specially classified unsecured claims

Level 8: General unsecured claims

Level 9: Untimely filed general unsecured non-priority claims to which debtor has not objected

Part 9: Non Standard or Additional Plan Provisions

Under Bankruptcy Rule 3015.1(e), Plan provisions set forth below in Part 9 are effective only if the applicable box in Part 1 of this Plan is checked. Nonstandard or additional plan provisions placed elsewhere in the Plan are void.

None. If "None" is checked, the rest of Part 9 need not be completed.

^{*}Percentage fees payable to the standing trustee will be paid at the rate fixed by the United States Trustee not to exceed ten (10) percent. If the Trustee's compensation rate increases resulting in the Plan becoming underfunded, the debtor shall move to modify the Plan to pay the difference.

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Part 10:	Signatures
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By signing below, attorney for Debtor(s) or unrepresented Debtor(s) certifies that this Plan contains no nonstandard or additional provisions other than those in Part 9 of the Plan, and that the Debtor(s) are aware of, and consent to the terms of this Plan.

Date:	01/17/2025	/s/ Michael A. Cibik
•		Michael A. Cibik
		Attorney for Debtor(s)
	If Debtor(s) are unrepresented,	they must sign below.
Date:		
•		Michele Christine Wass
		Debtor
Date:		
		Joint Debtor